

Appl. No. 09/885,050
 Amtd. dated July 23, 2003
 Reply to Office Action of January 24, 2003

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

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- 1) (currently amended) A point-of-sale transaction system for managing information relating to a financial transaction between a purchaser and a vendor using a check comprising:
 - a portable scanner for scanning information relating to a financial transaction wherein the scanner includes a processor operatively connected to a reader for processing scanned information and wherein the scanned information is text on a check, code on a check or handwriting on a check;
 - an interface operatively connected to the processor for operative communication with the POST;
 - a portable point-of-sale terminal (POST) in operative communication with the portable scanner for receiving the information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service,
 - wherein any one of or a combination of the portable scanner or POST formats the information for reporting to a transaction approval service and wherein the processor receives a digital image of the text, code and/or handwriting information and formats the text, code and/or handwriting information for sending to the POST via the interface.
 - 2) (previously presented) The point-of-sale transaction system as in claim 1 wherein the scanner is in operative communication with the POST via a wireless link.
 - 3) (canceled)
 - 4) (currently amended) The point-of-sale transaction system as in claim 3 1 wherein the scanned information is the routing code from a cheque check and the processor converts a digital image of the routing code to a formatted string.
 - 5) (currently amended) The point-of-sale transaction system as in claim 4 3 wherein the processor compares the formatted string to a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.
 - 6) (currently amended) The point-of-sale transaction system as in claim 3 1 wherein the scanner includes a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction.
 - 7) (currently amended) The point-of-sale transaction system as in claim 3 1 wherein the POST includes a card reader for reading information from any one of or a combination of a debit card, credit card or smart card.
 - 8) (currently amended) A point-of-sale transaction system for managing information relating to a financial transaction between a purchaser and a vendor using a check comprising:
 - a portable scanner for scanning information on the check relating to a financial transaction; the scanner including,
 - a processor operatively connected to a reader for processing scanned information and wherein the scanned information is any one of or a combination of text, code or handwriting;
 - an interface op rativ ly connected to the processor;

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a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction; and,

wherein the processor receives a digital image of the text, code and/or handwriting information from the check and formats the text, code and/or handwriting;

a portable point-of-sale terminal (POST) in operative communication with the portable scanner via a wireless link, the POST for receiving the scanned information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service.

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- 9) (currently amended) A method of obtaining approval for a ~~cheque~~ check transaction between a payor and a payee comprising the steps of:
- a) scanning ~~cheque~~ check information from a ~~cheque~~ check with a portable scanner;
 - b) reporting the scanned ~~cheque~~ check information to a point-of-sale terminal (POST);
 - c) establishing an operative connection between the POST and a ~~cheque~~ check clearing service;
 - d) transferring the scanned ~~cheque~~ check information to the ~~cheque~~ check clearing service; and,
 - e) receiving transaction approval or denial at the POST from the ~~cheque~~ check clearing service.
- 10) (previously presented) The method as in claim 9 further comprising the step of printing a receipt at the POST.
- 11) (previously presented) The method as in claim 9 wherein the portable scanner includes a processor and wherein after step a) the processor compares a scanned code with a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.
- 12) (currently amended) The method as in claim 9 wherein a payee enters the amount of the transaction into the POST or scanner for formatting and reporting to the ~~cheque~~ check clearing service.
- 13) (currently amended) The A method of obtaining approval for a ~~cheque~~ check transaction between a payor and a payee comprising the steps of:
- a) scanning ~~cheque~~ check information from a ~~cheque~~ check with a portable scanner wherein the ~~cheque~~ check information includes any one of or a combination of text, code or handwriting;
 - b) entering a transaction amount on the POST;
 - c) reporting the scanned ~~cheque~~ check information to a point-of-sale terminal (POST);
 - d) establishing an operative connection between the POST and a ~~cheque~~ check clearing service;
 - e) transferring the scanned ~~cheque~~ check information and the transaction amount to the ~~cheque~~ check clearing service; and,
 - f) receiving transaction approval or denial at the POST from the ~~cheque~~ check clearing service.